

AMENDMENTS

## IN THE CLAIMS:

Please amend claims 1 and 11 as follows:

1. (Four Times Amended) An income tax refund system, comprising:

electronic tax return data for a taxpayer, said electronic tax return data comprising an income tax refund amount;

an assignment of at least a portion of said income tax refund amount to a spending vehicle provider;

an account for accepting an electronic transfer of said at least a portion of said income tax refund amount, said account established in accordance with said assignment; and

a dedicated spending vehicle issued by said spending vehicle provider in an amount related to said at least a portion of said income tax refund amount, said spending vehicle for use at a participating outlet.

11. (Four Times Amended) A method of providing an income tax refund amount to a taxpayer, comprising:

obtaining electronic tax return data, said electronic tax return data comprising an income tax refund amount;

assigning at least a portion of said income tax refund amount to a third party selected by said taxpayer;

transferring said at least a portion of said income tax refund amount to an account for said third party; and